

CLAIMS

1 1. A method of on-line card management for use with a computer
2 network, wherein at least one card is issued to a plurality of card
3 users by issuing organizations, the method comprising the steps of:

4 providing a card management system assessable from said
5 computer network having a plurality of card management services
6 for the plurality of card users;

7 providing access to the card management system by the
8 plurality of card users;

9 providing for the selection of at least one of a plurality of card
10 management services provided by said computer system by the
11 plurality of card users;

12 providing for the inputting data associated with the selected
13 card management service; providing inputted associated data to the
14 issuing organization by means of the card management system; and

15 making a record of the inputted data within the card
16 management system.

1 2. The method as set forth in claim 1 wherein said plurality of
2 card management services includes registering at least one card by
3 inputting associated card data.

1 3. The method as set forth in claim 2 wherein card management
2 services further includes card management services selected from the
3 group consisting of: change of address, request for a new card,
4 notification of a billing dispute, request for a copy of a bill, a change in
5 marital status; a change in name and a request for an increase in
6 credit line.

1 4. The method as set forth in claim 1, or 2, or 3, further including
2 the step of maintaining a record of the associated data.

1 5. The method as set forth in claim 4 including the step of
2 informing the card user that the card issuing organization has been
3 provided the associated data.

1 6. A method of on-line card management, wherein at least one
2 card is issued to a plurality of card users by issuing organizations,
3 the method comprising the steps of:

4 providing a computer network assessable by the plurality of
5 card users;

6 providing a card management system assessable from said
7 computer net work having a plurality of card management services
8 for the plurality of card users;

9 accessing the card management system by the plurality of
10 card holders;

11 selecting at least one of a plurality of card management
12 services provided by said computer system and inputting data
13 associated with the selected card management service;

14 providing inputted associated data to the issuing organization
15 by means of the card management system; and

16 making a record of the inputted data within the card
17 management system.

1 7. The method as set forth in claim 6 wherein said plurality of
2 card management services includes registering at least one card by
3 inputting associated card data.

1 8. The method as set forth in claim 7 wherein card management
2 services further includes card management services selected from
3 the group consisting of: change of address, request for a new card,
4 notification of a billing dispute, request for a copy of a bill, a change

5 in martial status; a change in name and a request for an increase in
6 credit line.

1 9. The method as set forth in claim 6, or 7, or 8, further including
2 the step of maintaining a record of the associated data by the card
3 management system.

1 10. The method as set forth in claim 9 including the step of
2 informing the card user that the card issuing organization has been
3 provided the associated data.

1 11. A system for on-line card management, wherein at least one
2 card is issued to a plurality of individual card users by issuing
3 organizations, the system comprising:

4 a computer network; and
5 a card management computer system assessable from said
6 computer network, said card management system having a plurality
7 of card management services, said card management computer
8 system comprising:

9 means for individual card users to simultaneously
10 access said card management computer system;

11 means for the individual card users to select at least
12 one of a plurality of card management services provided by
13 said card management computer system and inputting data
14 associated with the selected card management services; and

15 means for the providing said associated data inputted
16 by the individual card users to the issuing organization.

1 12. The on-line card management system as set forth in claim 11
2 wherein said plurality of card management services includes
3 registering at least one card by inputting associated card data.

1 13. The on-line card management system as set forth in claim 12
2 wherein said card management services further includes card
3 management services selected from the group consisting of: change
4 of address, request for a new card, notification of a billing dispute,
5 request for a copy of a bill, a change in marital status, change in
6 name and a request for an increase in credit line.

1 14. The on-line card management system as set forth in claim 11,
2 or 12, or 13, further including means for maintaining a record of the
3 associated data inputted by each of the individual card users.

1 15. The on-line card management system as set forth in claim 14
2 including means for informing the individual card users that the card
3 issuing organization has been provided the associated data.

1 16. The on-line card management system of claim 15 wherein
2 said computer system includes a telephonic user interface.